



## Course Syllabus

|                         |                                   |  |
|-------------------------|-----------------------------------|--|
| <b>Course Code</b>      | <b>Course Title</b>               | <b>ECTS Credits</b>                                  |
| FIN-215                 | Personal Finance                  | 6  |
| <b>Prerequisites</b>    | <b>Department</b>                 | <b>Semester</b>                                      |
| ACCT-110, ACCT-111      | Accounting, Economics and Finance | Fall/Spring  |
| <b>Type of Course</b>   | <b>Field</b>                      | <b>Language of Instruction</b>                       |
| Elective                | Finance                           | English  |
| <b>Level of Course</b>  | <b>Lecturer(s)</b>                | <b>Year of Study</b>                                 |
| 1 <sup>st</sup> Cycle   | Dr. Melita Charitou               | 2 <sup>nd</sup> , 3 <sup>rd</sup> or 4 <sup>th</sup> |
| <b>Mode of Delivery</b> | <b>Work Placement</b>             | <b>Corequisites</b>                                  |
| Face to Face            | N/A                               | None   |

### Course Objectives:

The main objectives of the course are to:

- Develop an understanding of personal finance.
- Introduce the main areas of an individual's finance interests.
- Introduce the concepts of personal financial planning and management.
- Introduce the decision-making process regarding personal financial management.
- Identify and distinguish among different personal investment opportunities.

### Learning Outcomes:

After completion of the course students are expected to be able to:

1. Apply basic personal financial management techniques.
2. Identify the importance of personal financial planning and investment.
3. Analyze the markets for housing and other property related assets, personal borrowing and consumer related loans,
4. Examine stock and bond investments, ESG investing, real estate and mutual funds investments
5. Explain income tax provisions and basic tax planning principles.
6. Define personal and life insurance principles and applications.
7. Explain the importance of personal financial planning for an individual.

**Course Content:**

1. Introduction to Personal Financial Statements.
2. Personal Financial Planning and Budgeting.
3. Cash, Savings and Borrowing.
4. Consumer Borrowing.
5. Housing and Property Markets.
6. Stock, Bond, and Mutual funds Investment Markets.
7. Personal and Life Insurance.
8. Income Tax and Capital Gains Tax, and Tax Planning
9. ESG Investments
10. Retirement and Estate Planning.

**Learning Activities and Teaching Methods:**

Lectures, Presentations, In-Class Exercises, and Discussion.

**Assessment Methods:**

Homework, Project/Presentations, Mid-Term, Final Examination

**Required Textbooks / Readings:**

| Title            | Author(s)                        | Publisher               | Year | ISBN          |
|------------------|----------------------------------|-------------------------|------|---------------|
| Personal Finance | George Gallagher & Ian Fribbance | Oxford University Press | 2017 | 9780198748779 |

**Recommended Textbooks / Readings:**

| Title  | Author(s)                               | Publisher | Year | ISBN          |
|--|---|-----------|------|---------------|
| Essential Personal Finance: A Practical Guide for Students | Lien Luu, J. Lowe, J. Butler & T. Byrne | Routledge | 2017 | 9781138692956 |